



3624  
IPN

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Gardi, et al. )  
Serial No. 09/893,597 ) Examiner: R. Weisberger  
Filed: June 29, 2001 )  
For: ELECTRONIC DEBIT MARKETING ) Art Unit: 3624

**SUBMISSION OF PTO/SB/96 FOR CONSIDERATION WITH PREVIOUSLY  
SUBMITTED SUBSTITUTE POWER OF ATTORNEY  
AND CHANGE OF CORRESPONDENCE ADDRESS**

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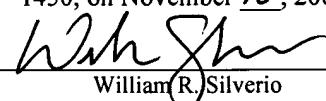
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attached hereto is completed form PTO/SB/96 for consideration with the Substitute Power of Attorney and Change of Correspondence Address filed on August 5, 2005, 2005, a copy of which is also attached. Accordingly, please process the Substitute Power of Attorney and Change of Correspondence as soon as possible. If you have any questions or if there are any problems with processing this request, please contact me at your earliest convenience.

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on November 18, 2005.

  
\_\_\_\_\_  
William R. Silverio

U.S.S.N.: 09/893,597

Filed: June 29, 2001

Submission of PTO/SB/96 for Consideration with Previously Submitted  
Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

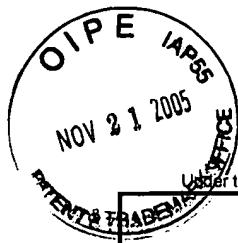
Respectfully submitted,



William R. Silverio  
Reg. No. 45,383

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8214  
Facsimile: (404) 853-8806

Attorney Docket No.: **23952-0143**



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Patent Owner: Gardi, et al.Application No./Patent No.: 09/893,597 Filed/Issue Date: June 29, 2001

Entitled:

CheckFree Services Corporation, a corporation  
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1.  the assignee of the entire right, title, and interest; or
2.  an assignee of less than the entire right, title and interest.  
The extent (by percentage) of its ownership interest is \_\_\_\_\_ %

in the patent application/patent identified above by virtue of either:

A  An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 012493, Frame 0502, or for which a copy thereof is attached.

OR

B  A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

Signature

November 18, 2005

Date

William R. Silverio

404-853-8214

Printed or Typed Name

Telephone Number

Attorney for Applicant

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



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**SUBSTITUTE POWER OF ATTORNEY  
AND CHANGE OF CORRESPONDENCE ADDRESS**

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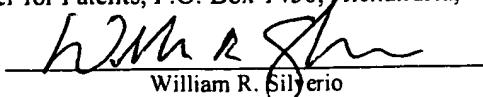
Sir:

The assignee of record hereby REVOKES any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I.

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 5, 2005.

  
William R. Silverio

U.S.S.N.: 09/893,597

Filed: June 29, 2001

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

It is requested that future Patent and Trademark Office correspondence in this case be directed to:

**William R. Silverio**  
SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Direct all telephone calls to: (404) 853-8214  
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0143**.

Respectfully submitted,



William R. Silverio  
Reg. No. 45,383

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Telephone: (404) 853-8214  
Facsimile: (404) 853-8806

Attorney Docket No.: **23952-0143**



The undersigned assignee of record hereby REVOKES any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark B. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

| Serial No. | Title   |
|------------|---|
| 08/994,047 | Electronic Bill Payment System with Merchant Identification                     |
| 09/515,495 | Electronic Bill Presentment and Payment Exchange                                |
| 09/734,694 | Dynamic Biller List Generation  |
| 09/749,596 | Technique for Electronic Funds Escrow   |
| 09/749,597 | Technique of Registration for and Direction of Electronic Payments in Real-Time |
| 09/798,895 | Electronic Billing with Required Viewing of Supplemental Information            |
| 09/820,803 | Multiple Mode Registration and Payment Processing                               |
| 09/849,978 | Technique for Debit and Credit Triggering                                       |
| 09/849,979 | Electronic Greeting Card with Gift Payment                                      |
| 09/867,589 | Electronic Bill and Non-Bill Information Presentation                           |
| 09/892,897 | Inter-Network Financial Service   |
| 09/893,596 | System and Method for Multiple Account Single Security Trading                  |
| 09/893,597 | Electronic Direct Marketing   |
| 09/984,568 | Inter-Network Electronic Billing  |
| 10/043,247 | Remittance Payment Processing with Account Scheming and/or Validation           |

|            |   |
|------------|---|
| 10/109,037 | System and Method to Provide Interoperable Service Across Multiple Clients  |
| 10/133,649 | Technique for Transaction Reconciliation  |
| 10/205,614 | Technique for Self-Enrollment in an Electronic Commerce Service   |
| 10/206,239 | Technique for Account Authentication  |
| 10/234,533 | Payment Processing with Selective Crediting   |
| 10/284,443 | Verification of a Financial Instrument Using a Random Number of Transactions                                      |
| 10/284,448 | Verification of a Financial Instrument Allowing Rules-Based Pre-Acceptance Use of the Financial Instrument        |
| 10/284,449 | Verifying a Financial Instrument Using a Customer Requested Transaction   |
| 10/284,462 | System and Method for Verifying a Financial Instrument Using a Preferred Single Value                             |
| 10/285,662 | Technique for Presenting Matched Billers to a Consumer  |
| 10/285,663 | Technique for Making Payment for a Non-Subscriber Payor   |
| 10/285,664 | Identity Protection Technique in Matching Consumers with Electronic Billers                                       |
| 10/285,666 | Selective Noticing of Availability of an Electronic Bill Based on Service Provider Data                           |
| 10/285,667 | Easy Establishment of Biller or Payees of a Payor   |
| 10/285,669 | Selective Noticing of Availability of an Electronic Bill  |
| 10/285,691 | Technique for Customizing Electronic Commerce User  |
| 10/285,706 | Matching Consumers with Billers Having Bills Available for Electronic Presentment                                 |
| 10/285,707 | Easy User Activation of Electronic Commerce Services  |
| 10/285,708 | Distributed Matching of Consumers with Billers Having Bills Available for Electronic Presentment                  |
| 10/285,709 | Identifying Candidate Billers or Payees of a Payor  |
| 10/355,246 | Technique for Correcting Payor Supplied Information Associated with Payees  |
| 10/372,648 | Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Account                        |
| 10/372,649 | Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts for Multiple Investors |
| 10/372,651 | Swapping Securities in Multi-Style Managed Client Investment Accounts   |
| 10/372,707 | Portfolio Management System Architecture for Multi-Style Managed Client Investment Accounts                       |
| 10/397,834 | Technique for Identifying Probable Billers of a Consumer  |

|            |   |
|------------|---|
| 10/397,836 | Reduced Communication Technique for Matching Electronic Billers and Consumers |
| 10/400,081 | Technique for Identifying Probable Payees of a Consumer                       |
| 10/443,864 | Payment Remittance Processing When Account Scheming Fails                     |
| 10/443,865 | Payment Remittance Processing When Remittance Center Identification Fails     |
| 10/602,688 | Dual Mode Electronic Bill Availability Noticing and Payment                   |
| 10/608,562 | Technique for Calculating Payee Specific Time to Payment Completion           |
| 10/698,363 | Electronic Coupon Identification  |
| 10/698,485 | Electronic Coupon Redemption  |
| 11/139,523 | Multi-Factor Algorithm for Facilitating Electronic Payments to Payees         |
| 11/139,627 | Notification of the Availability of Electronic Bills                          |
| 11/146,015 | Automated Actions Based on Restrictions                                       |

Laura E. BinionDate: 8/2/05

Laura E. Binion  
Executive V.P. and General Counsel,  
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